
**FOOD AND NUTRITION SERVICES CERTIFICATION
GENERAL PROCEDURES & REQUIREMENTS
Electronic Benefit Transfer (EBT)**

**FS 115 Electronic Benefit Transfer (EBT)
Change #3-2013
September 1, 2013**

115.01 ELECTRONIC BENEFIT TRANSFER (EBT)

Electronic Benefit Transfer (EBT) is an electronic system that allows Food and Nutrition Services (FNSU) recipients to access their benefits to make food purchases with a plastic card at U.S. Department of Agriculture (USDA), Food and Nutrition Services (FNS) authorized retailers. EBT is the method used in the State of North Carolina to issue Food and Nutrition Services benefits.

A. Once eligibility and level of benefits have been determined, an account is established at a financial institution in the recipient's name, and Food and Nutrition Services benefits are deposited electronically into the account each month. A plastic card, similar to a bank card, is mailed by the financial institution to the recipient. The EBT card carrier instructs clients to contact EBT Customer Service to complete the telephone PIN selection process. The telephone accessible Automated Response Unit (ARU) gives clients the capability to PIN their EBT. A personal identification number (PIN) is chosen by the recipient which activates the card and allows access to the account when making purchases at an authorized retailer. Recipients are offered the opportunity to change the PIN number at any time by calling EBT Customer Service and accessing the Automated Response Unit (ARU). The contact number for EBT Customer Service is 1-888-622-7328.

B. Explain to each new Food and Nutrition Services household that card PINning instructions will be mailed along with the EBT card.

FNSU's can contact EBT Customer Service and access the ARU 24 hours a day, seven days a week. EBT cards are mailed along with instructions explaining the card PINning procedure. Inform the FNSU to follow the instructions on the card carrier to PIN their EBT card by telephone. Benefits are accessible to the FNSU once the EBT card is PINned.

C. Offer assistance to households who have difficulty understanding the telephone PIN selection process. Assist these households by advising the household of its right to an authorized representative and, if necessary, by assisting in finding an authorized representative who can act in their behalf or by using other appropriate means. Refer to Section 220, Authorized Representatives.

D. When paying for groceries, the Food and Nutrition Services recipient can swipe the EBT card at a Point of Sale (POS) terminal or sign a manual form. When the card is swiped at the POS, the recipient enters the secret PIN number to access the Food and Nutrition Services account. The processor electronically verifies the PIN and the account balance and sends an authorization or denial back to the retailer. If the transaction is authorized, the recipient's account is debited for the amount of the purchase.

No money and no Food and Nutrition Services coupons change hands. Payment is made to the retailer through a settlement process at the end of the business day. Although no PIN is used with the manual form, the process for the store to get authorized transaction approval is the same.

E. EBT benefits are available 24 hours a day, seven days per week (including weekends and holidays) for Food and Nutrition Services units that do not reside in Alcohol and Drug Treatment Centers (ADTC's). Food and Nutrition Services benefits are issued on a

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monthly basis. Each month, in which a FNSU is eligible for an allotment, benefits are placed into their account. The benefit availability date is determined by the last digit of the head of household's social security number as indicated below. Benefits are available to the FNSU at 6:00 a.m. on their issuance date.

If the Last Digit is:	1	2	3	4	5	6	7	8	9	0
Benefits are Available on:	3 rd	5 th	7 th	9 th	11 th	13 th	15 th	17 th	19 th	21 st

NOTE: The benefits availability date shown above is the actual calendar date.

EXCEPTION: The benefit availability date for aliens without a SSN is the third calendar day of the month. If the head of household's SSN is unknown and is all zeroes in NC FAST, the benefit availability day will be the third calendar date of the month.

- F. Benefits for a FNSU that resides in an ADTC are disbursed three times during each month the FNSU remains eligible. The dates of disbursements are the 5th, 15th, and 25th calendar day of each month. Refer to Section 220, Authorized Representatives.